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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700

dcarlon@kmllawgroup.com Attorneys for Secured Creditor Bayview Loan Servicing, LLC

In Re:

Stephen G. Caslin, Patricia A. Caslin,

Debtors.

Order Filed on June 24, 2019 by Clerk

U.S. Bankruptcy Court District of New Jersey

Case No.: <u>16-31904 KCF</u>

Adv. No.:

Hearing Date: 6/12/19 @ 9:00 a.m..

Judge: Katherine C. Ferguson

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: June 24, 2019

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

(Page 2)

Debtor: Stephen G. Caslin, Patricia A. Caslin

Case No: 16-31904 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 6 Mouse Creek Court, Howell Township, NJ, 07731, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 11, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through June 2019 for a total post-petition default of \$23,951.20 (4 @ \$2,874.11, 5 @ \$3,050.71, less suspense \$2,798.79); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$23,951.20 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the debtors shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2019, directly to Secured Creditor's servicer, Bayview Loan Servicing, LLC 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Steve G Caslin Debtor Case No. 16-31904-KCF Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Jun 24, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db +Steve G Caslin, 6 Mouse Creek Court, Howell, NJ 07731-2914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James J. Cerbone on behalf of Debtor Steve G Caslin cerbonelawfirm@aol.com,

cerbonejr83307@notify.bestcase.com

Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing, LLC rsolarz@kmllawgroup.com

TOTAL: 4